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Office of Financial Aid and Scholarships • Indiana University South Bend • P.O. Box 7111 • South Bend, IN 46634-7111
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Only courses that apply to your degree are eligible for financial aid.

Types of Aid Available for Summer

Direct Loans

All students requesting summer aid will be evaluated for summer Direct Loan eligibility. Students who received Direct Loans up to their full annual eligibility during the academic year will not be eligible for Direct Loans during the summer. Students may review their cumulative borrowing at studentaid.gov. To receive a summer loan, students must be enrolled **at least half-time (six hours for undergraduate, four hours for graduate)** and accept their loans via One.IU. Typically the disbursement will be one week after the start of classes. The summer term is defined as May–August.

Before funds can be applied to student accounts, borrowers must complete the following:

- Accept or reduce awards
- Sign the Master Promissory Note(s)
- Complete the required entrance counseling
- Complete the “Informed Borrowing Confirmation” process at studentaid.gov once each award year for the 1st loan received that award year

Note: Students who received a Federal Direct Subsidized or Unsubsidized Student Loan in the previous award year at Indiana University South Bend do not need to complete a new promissory note or entrance counseling.

Federal Pell Grant

Students are awarded the Pell Grant based on eligibility and enrollment as of the term census date.

Federal Supplemental Educational Opportunity Grant (SEOG)

SEOG is awarded based on the availability of funds.

Summer Work Study

Students who have received work study in the previous academic year and who enroll for summer or who submit a summer request will be reviewed for summer eligibility; however, funding may be limited. Students who do not plan to enroll for summer must submit a written request for work study consideration.

Summer Overseas Study

Financial aid for Overseas Study programs follows the same eligibility requirements as outlined above.

Students planning to use summer aid to complete an overseas study program should discuss their plans with the Office of International Programs at academics.iusb.edu/international-programs or with the unit sponsoring the trip to verify the program is aid-eligible.

Child of Disabled Veteran or Public Safety Officer Supplemental Grant

Students who are receiving a Child of Disabled Veteran or Public Safety Officer “CVO” award must have a 2024 - 25 FAFSA on file before the Office of Financial Aid and Scholarships can apply this fee remission to the bursar account. CVO only covers tuition and mandatory fees. Graduate students are reimbursed at the undergraduate rate.

Summer Consortium Agreements

IUSB students applying for summer aid to attend another IU campus must have an approved consortium agreement on file in addition to meeting all other eligibility requirements. The form is available on the Office of Financial Aid and Scholarships website.

Payment of Bursar Bill

Students registered for Summer Sessions I and II will have aid for BOTH SESSIONS disbursed to their bursar account no earlier than ten days after the start of classes. If students receive a refund of financial aid, they must remember to save enough funds to pay for books and supplies for Summer Session II. Students adding classes after the refund has been ordered by the Office of the Bursar, will be responsible for additional charges.

For non-standard courses (courses not starting in accordance with established Summer I or II start dates) aid cannot disburse until the end of the 100% refund period for the course.

Financial aid is applied to the current session fees (tuition, student activity and technology fees). For aid to apply to other fees such as Parking or Crimson Cash, a Title IV Authorization is required. To complete the authorization go to your One.IU account; search for Title IV Authorization. Excess aid will be refunded through direct deposit (within 2-3 business days) or a mailed check (within 7-10 business days) after released from your Bursar account. If aid does not cover all fees, the student is responsible for the remaining balance.

All charges must be paid before students are able to register for future terms. Additional information for Summer 2025, including refunding details are available on the Bursar website at bursar.iusb.edu.

Withdrawing from Summer Courses

- **Summer Session I (SSI) only:** Students only enrolled in SSI who withdraw from all courses, will have a repayment calculation completed based on the date of withdrawal.
- **Summer Session II (SSII) only:** Students only enrolled in SSII who withdraw from all courses, will have a repayment calculation based on the date of withdrawal.
- **SSI (withdrawal) and SSII (enrolled):** The Office of Financial Aid and Scholarships will request a written confirmation of your intent to remain enrolled for SSII should you do a total withdrawal from SSI. If you later withdraw from SSII courses, a repayment calculation will be completed based on the date of withdrawal from SSI.
- **SSI (complete) and SSII (withdrawal after SSII begins):** Students enrolled in SSI **and** SSII who complete SSI but drop SSII **after** SSII begins, will have a repayment calculation completed based on the date of withdrawal.
- **SSI I (complete) and II (withdrawal before SSII begins):** Students enrolled in SSI **and** SSII who complete SSI but drop SSII **before** SSII begins, will have a repayment calculation completed based on the last date of SSI.

Students will be notified in writing of any required repayment of federal funds. The amount that must be repaid is determined by a federal calculation and is based on the withdrawal date.

Satisfactory Academic Progress “SAP”

- All students are required to maintain SAP to receive federal financial aid. Undergraduate students must maintain a minimum program grade point average “GPA” of 2.0 (students in the School of Education, Social Work, or Dental Hygiene Program will need to contact their advisor for the GPA required to graduate). Graduate students must maintain a minimum program GPA of 3.0. Students are also required to complete 67% of all courses ever attempted and attend all classes, not to exceed 150% of the programs published length. Students who have not maintained these requirements and who have been suspended from financial aid, cannot receive financial aid until they meet the Standards for Academic Progress or successfully appeal the suspension.
- Financial aid contracts remain in effect through the summer terms.
- Students meeting the SAP standards at the end of the spring term will be considered for summer aid.
- Students not meeting the terms of their contract or students no longer meeting SAP will be ineligible for summer aid.
- At the end of the summer term, students must meet the minimum standards outlined above or must have met the standards required on their financial aid contract to maintain their financial aid eligibility. Students may be eligible to file an appeal.
- Complete your academic program within 150% of the prescribed length of the program (for example, a student in an 80 credit hour program must complete their degree within 120 attempted credit hours).

Information provided within this document was accurate at time of publishing and is subject to changes by federal regulations and policies.